

incorporating the requirements of clauses (i), (ii), (iii) and (iv) contained herein; and

- (iv) The obligation to repay the Subsidy to the Member shall terminate after any foreclosure. Otherwise, the covenants contained herein shall continue until released by the Member in writing or the expiration of the Retention Period, whichever should first occur.

IN WITNESS WHEREOF, the Borrower(s) and the Member, by its duly authorized representative, have executed this Agreement as of this 14th day of June, 2001.

Witness: _____ Borrower: Donna Stone
 Borrower: Donna Stone

Witness: _____ Borrower: _____

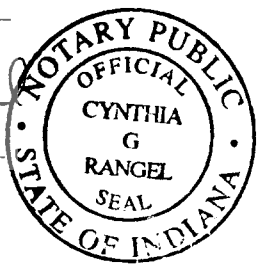
Document is UNOFFICIAL!
 Citizens Financial Services, FSB
 Witness: James J. Koerner (Member)

This Document is the property of the Lake County Recorder!
 By: Richard A. Cole
 Witness: _____ Richard A. Cole, Assistant Vice-President
 (Printed Name and Title)

State of Indiana)
 County of Lake) SS:

The foregoing instrument was acknowledged before me this 14th day of June 2001, by Donna Stone.

My Commission Expires: 4/18/08 Cynthia G. Rangel
 My County of Residence: Lake Notary Public
 (Printed)



CYNTHIA G RANGEL
 NOTARY PUBLIC STATE OF INDIANA
 LAKE COUNTY
 MY COMMISSION EXP. APR. 18,2008

State of _____)
County of _____)SS:

The foregoing instrument was acknowledged before me this 14th day of June, 2001, by Richard A. Cole, the Assistant Vice-President of Citizens Financial Services, FSB (Member) for and on behalf of such organization.

My Commission Expires: 8/16/2007 Amee J. Koerner
My County of Residence: Lake Amee J. Koerner
Notary Public
(Printed)

Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

STOP

This Instrument prepared by: Brian L. Goins, Vice-President, ATTY #8616-45
(and upon recording, to be returned to) Attorney at Law
Citizens Financial Services, FSB
707 Ridge Road
Munster, IN 46321
(Mailing Address)



Exhibit A

The North Half of Lot 7 in Block 3 in Agnes Roberts' Subdivision, in the City of Hammond, as per plat thereof, recorded in Plat Book 2 page 20, in the Office of the Recorder of Lake County, Indiana.

